Payment Services

# payCOM$^{web}$

# User Manual

## for submitting files and obtaining electronic approval via the Internet

## Module "SEPA Direct Debit"

# Information

No guarantee can be given for the information contained in this user manual, which is subject to change without notice.



Although great care has been taken in the compilation and preparation of this work to ensure accuracy, errors and omissions cannot be entirely ruled out.
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If you detect any errors or omissions in this user manual or have any ideas or suggestions for improvements we would be extremely grateful if you would notify these to SIX Payment Services Technical Support by sending an e-mail to **produkte-support@six-group.com**.

# Amendment control

All significant amendments carried out on this document are listed below, with the date of the amendment, a brief amendment description and a statement of the section concerned.

| Date | Version | Amendment description | Section |
|---|---|---|---|
| 02.11.2009 | 1.0 | First edition | – |
| 19.11.2009 | 1.1 | File display duration 90 days | 2.2, 3.1.2, 3.1.3 |
| | | File size maximum 10 MB | 3.1.1, 3.1.2 |
| 01.11.2010 | 1.2 | Extensions to the SEPA Business-to-Business Direct Debit Scheme | generally |
| | | Processing status updated | 2.2 |
| 03.10.2011 | 1.3 | File display duration 120 calendar days | 2.2, 3.1.2, 3.1.3 |
| | | File size maximum 3 MB | 3.1.1, 3.1.2 |
| 30.03.2012 | 1.4 | File size maximum 8 MB | 3.1.1, 3.1.2 |
| 06.06.2014 | 1.5 | Change of Company name and Logo, impact on pictures | All |
| | | Change of Document location with impact on pictures | 3 |

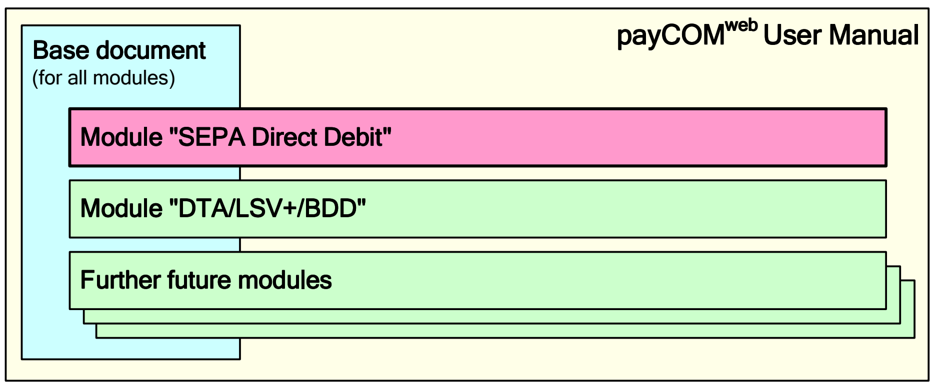
# Table of contents

# 1 About this document

## 1.1 Structure

In accordance with the modular structure of the various payCOM$^{web}$ versions, the user instructions are also in modular format:

- A ***base document*** contains general information on the payCOM$^{web}$ application, installing and using it, and general instructions for use that apply to all payCOM$^{web}$ versions.
- This ***module document*** – there is a similar one for each payCOM$^{web}$ module – contains module-specific information and user instructions for the payCOM$^{web}$ module "SEPA Direct Debit".




## 1.2 Further related documents

Application-specific information, e.g. about applicable time windows, can be found in the documentation for the individual services, which can be viewed on the website www.six-interbank-clearing.com under SEPA Direct Debit Service.

# 2 Module "SEPA Direct Debit"

## 2.1 Functions

The module "SEPA Direct Debit" serves for transmitting files with SEPA collection orders via the Internet to the SIX computer center and/or for electronically approving orders submitted in the same manner. This comprises the following functions:

- sending files to the SEPA Direct Debit Service
- displaying an overview of the files that have been submitted and of the detailed data for reply messages on the results of validation
- printing reply messages on the results of validation
- exporting reply messages on the results of validation in XML format
- displaying overview and detailed data from orders
- approving or cancelling orders that have been submitted
- printing overview and detailed data from orders.

**Note:** An order is a compilation of individual collections with the same features (BIC of the creditor's financial institution, IBAN and creditor identifier, due date, sequence type).

## 2.2 Processing status

Orders in payCOM^web are supported by a status system which displays the statuses listed in the table below.

| Status | Description |
|---|---|
| not approved | The order has been submitted but is still awaiting electronic approval. |
| partially approved | The order has been approved by a single user with collective approval authorization. Further approval is required from a second user. |
| approved | The order has been fully approved. |
| delivered | The order has been delivered via SECB to a CSM/PE-ACH for execution. |
| cancellation requested | The creditor’s financial institution triggered a cancellation request manually before the cancellation cut-off time. This only results in a cancellation once the SECB has accepted it. |
| cancelled | The order was cancelled by the financial institution. |
| erroneous | The order has errors and will not be executed. |
| duplicate | The order has been submitted in duplicate and will not be executed. |

**Special case:**

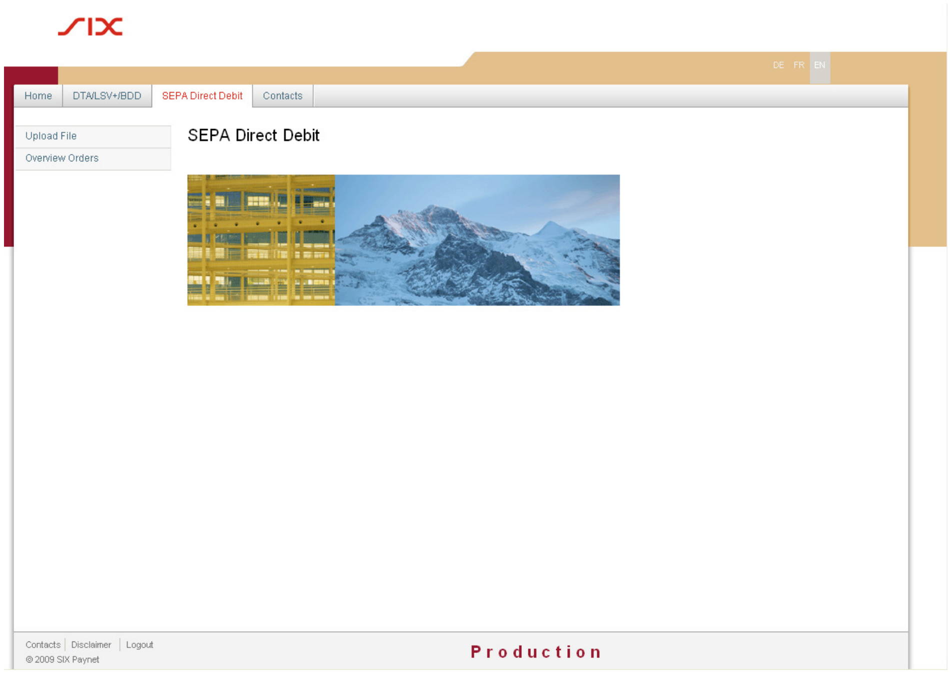
| Status | Description |
|---|---|
| open | The order has been submitted but electronic approval is not possible, because the required account access authorizations are missing. Since SEPA direct debits are only processed electronically, the payCOM$^{web}$ user should apply for the required account access authorizations using the form "Registering for payCOM$^{web}$ approval for the SEPA direct debit procedure". The subsequent procedure should be mutually agreed with the creditor's financial institution. |

**Display duration of orders**

Orders with a final status (delivered, cancelled, erroneous or duplicate) will remain displayed for up to 120 calendar days after submission, then they will be permanently removed.

# 3 Using the module

You can call up the **SEPA Direct Debit** module on the top navigation bar, if your user profile entitles you to do so.




The basic document in the user manual contains a description of how to start up the payCOM$^{web}$ application and of its user interface. You can also find there general user guidance and instructions on using functions which occur in more than one payCOM$^{web}$ module.

On the module navigation menu on the left-hand side of the screen, you can choose from the menu options for the "SEPA Direct Debits" module:

- **Upload file** with all functions for submitting files, checking feedback messages etc. (for how to use, see section 3.1)
- **Overview Orders** with all functions for displaying and approving orders that have been sent (for how to use, see section 3.2)

## 3.1 Functions for users with submission authorization

**Note:** Information in this chapter is directed to payCOM$^{web}$ users who, depending on their user profile (see base document), are authorized to **submit** files.

### 3.1.1 Creating files

You can create files for SEPA direct debit orders using suitable standard generation software. Once created, the files can be stored under a chosen file name, with or without extension, either in a directory on your personal computer's hard disk or another data storage medium. The files must satisfy the following file specifications which should be automatically fulfilled if standard generation software is used.

**File size**

Each transmitted file must not exceed 8 MB.

**Character sets and file format**

Information about the character sets and file format to be used can be found in the document "ISO 20022 Payments, Swiss Implementation Guidelines for Customer-to-Bank Messages SEPA Direct Debit", which you can either obtain from your financial institution or download by visiting www.iso-payments.ch.

### 3.1.2 Submitting files

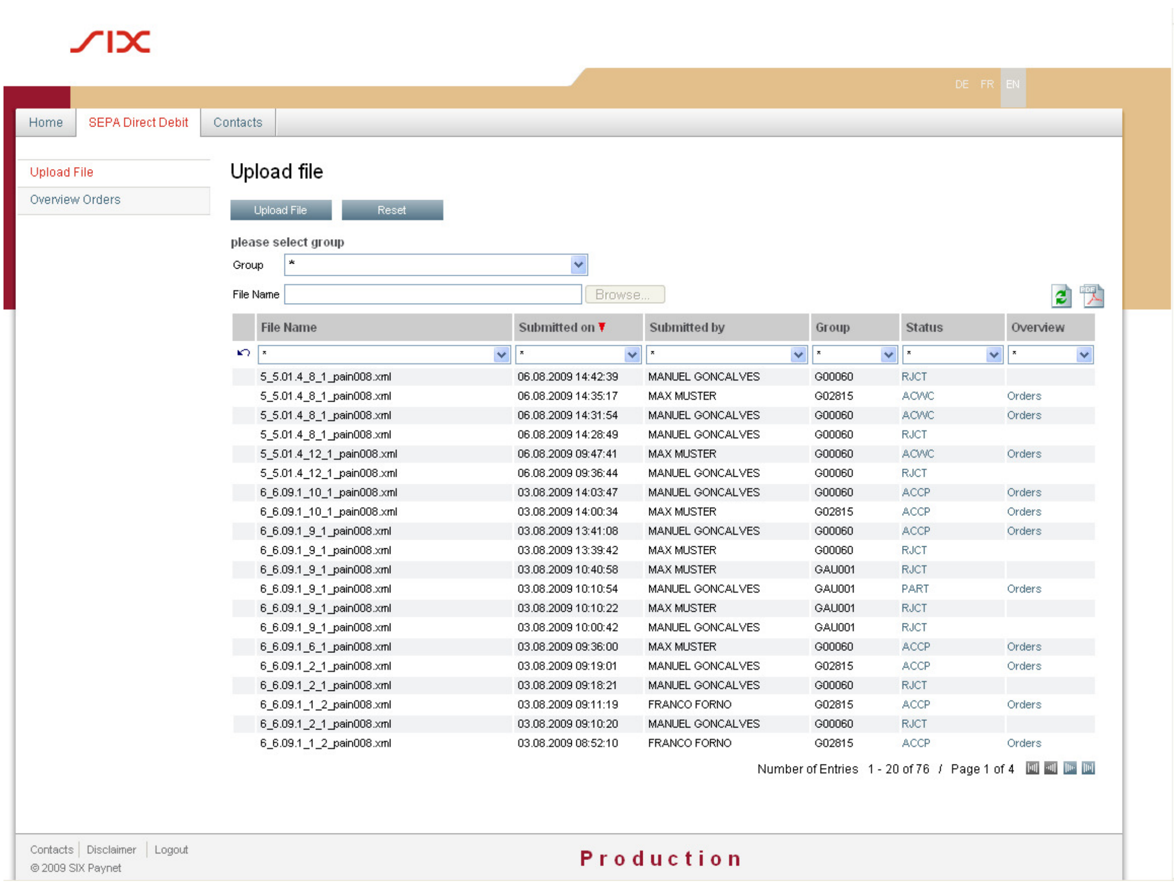
Using the "Upload File" function you can submit pain.008 XML files created with the suitable generation software as explained in chapter 3.1.1 via the Internet to the payCOM$^{web}$ application.

You may also zip (pack) up to 10 files in a single ZIP file (e.g. with the WinZip program) and then submit this. However, neither the ZIP file itself nor an individual file not zipped may exceed the maximum specified size of 8 MB.

**Notes:** The file name should have no more than 35 characters. Longer file names are automatically reduced to 35 characters. The following file name characters are admitted: a-z, A-Z, 0-9, _, .&()-+[]?,#$äöüÄÖÜàéèÀÉÈçêÊ. For file names inside a ZIP file only the following subset of characters is admitted: a-z, A-Z, 0-9, _-+,#$&() [].
Should the Internet connection fail during transmission the file in question does not reach the payCOM$^{web}$ application and must be re-transmitted. If a ZIP file is involved, none of the included files arrive at the payCOM$^{web}$ application because the ZIP file is not unpacked until successful transmission is complete.

**Procedure:**

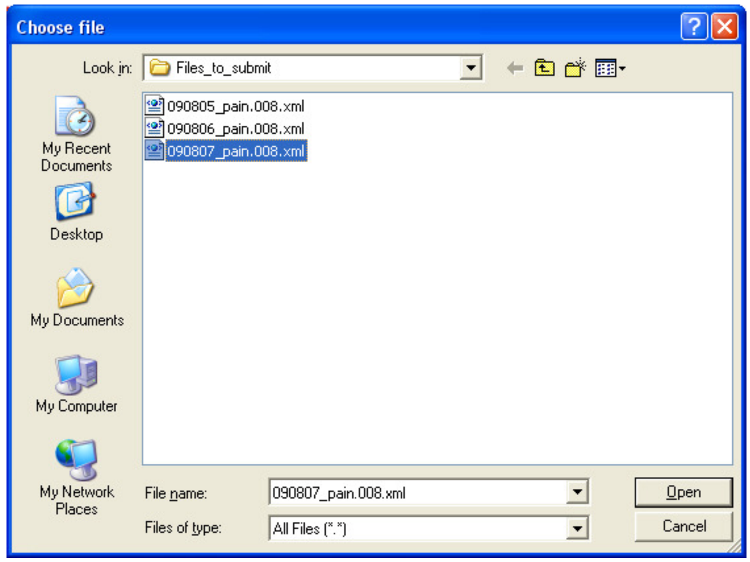
1. Click on **Send File** in the module navigation menu.
   *The "Upload file" screen is displayed. It contains a file overview of all files that have been submitted, for up to 120 calendar days after submission. You can find details about the file overview in the section 3.1.3 "Displaying an overview of files".*



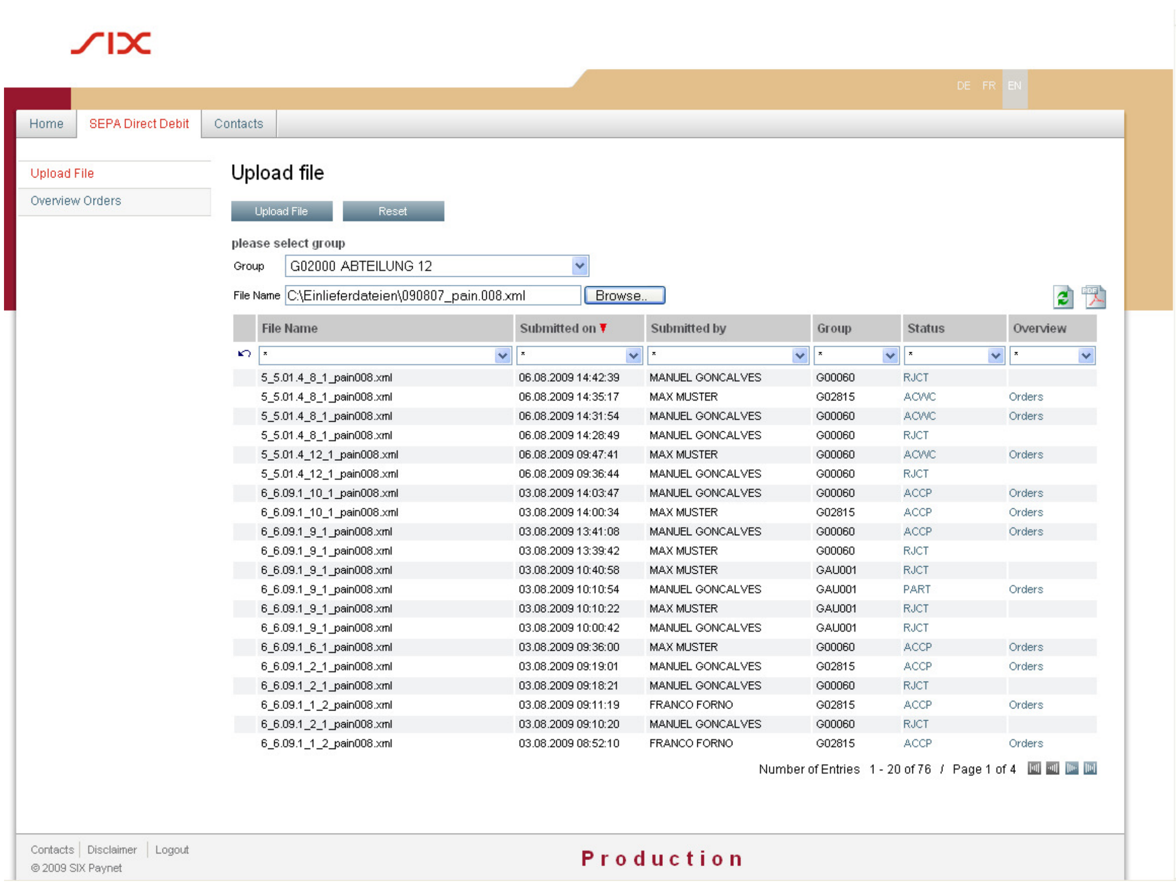

2. Should you belong to more than one user group you must select a group from the "Group" selection field.
   *Only once you have selected a group does the entry field "File name" become available.*

3. Click on **Browse...**.
   *The "Choose file" window appears.*

4. Select the directory with the files from the tree structure and highlight the file to be transmitted.
   ***Note:*** *To display all files you must select "All Files" (*.*) in the "Files of type" selection field.*

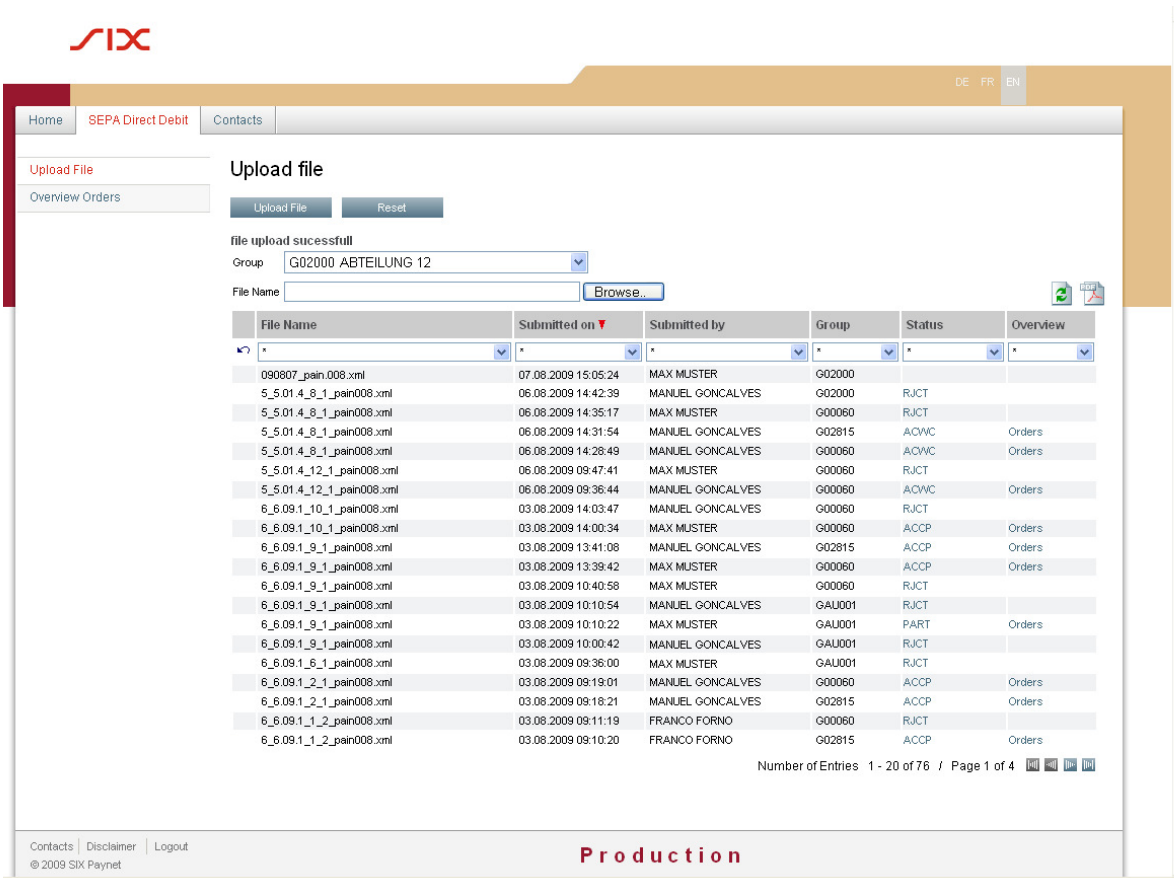



**5.** Click on **Open**.
*The path and the filename are copied automatically to the entry field. This process can take a few moments for larger files since a temporary file is created.*



6. Click on **Upload File**.
   *The specified file is transmitted to the SEPA Direct Debit Service. The message comes up "file upload sucessfull".*
   *If an error is detected during the transmission of a ZIP file, one of the following messages may come up:*
   - *"The ZIP file contains more than 10 files"*
   - *"The ZIP file is larger than 8 MB"*
   - *"One more ZIP file is contained in this ZIP file"*
   - *"The ZIP file cannot be opened"*
   - *"For file names inside of a ZIP file, the following characters are admitted: a-z, A-Z, 0-9, _-+,#$&() []"*

   *If a situation like this arises, create a new ZIP file which conforms to the specifications (see the introduction to this chapter) and repeat the transmission process.*




7. If you wish to submit further files, repeat steps **3** to **6** for the files in question.
   *Please note that the displayed note "file upload sucessful" remains constant throughout the entire operation. It only disappears when the screen is updated or the "Send File" function is invoked again.*

8. Check the files overview list to see if all submitted files are displayed.
   *Please note that depending on how heavily the payCOM^web application is loaded it might take some time until the submitted files are displayed.*

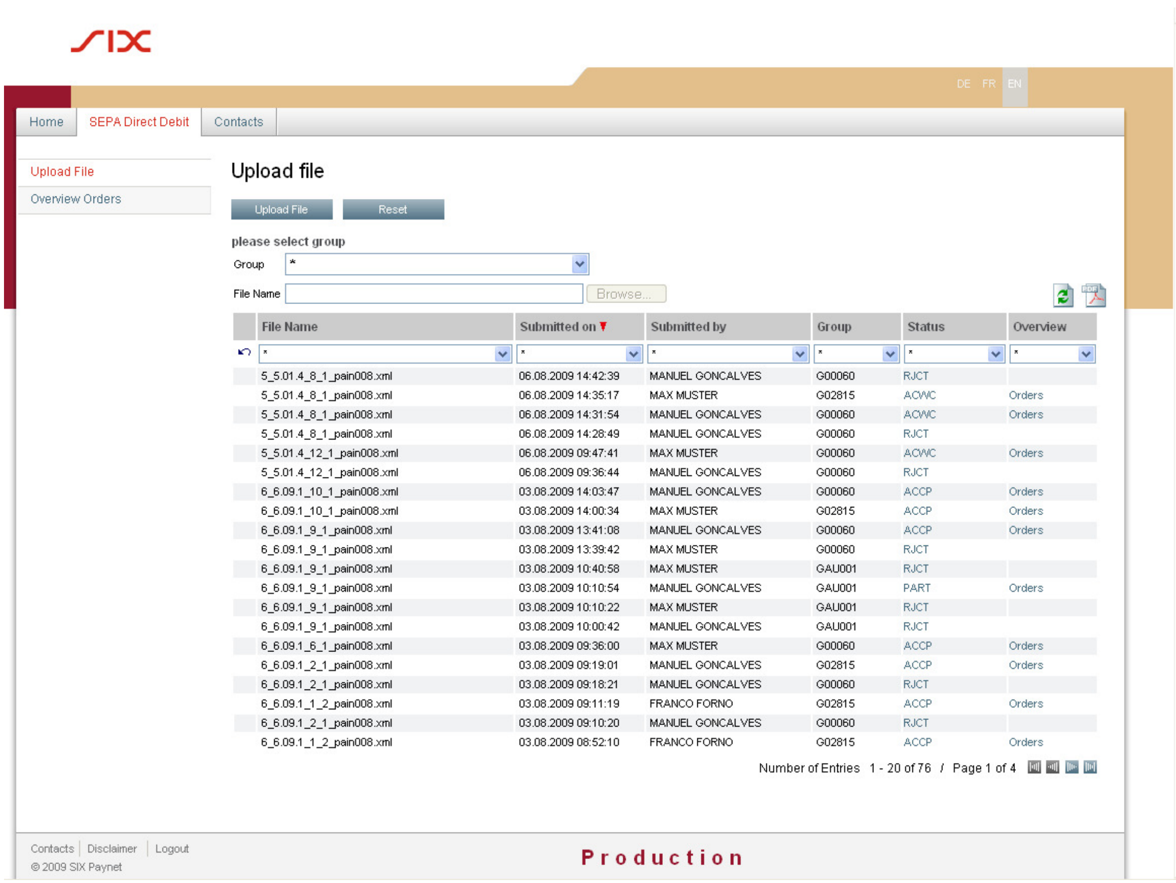
9. Check the reply messages that appear after a short time, as described in section 3.1.4 "Displaying the details of reply messages".

### 3.1.3 Displaying an overview of files

The files overview list shows you all files which have been submitted for up to 120 calendar days after submission.

**Procedure:**

**1.** On the module navigation menu, click on **Send File**.
*The "Upload file" screen is displayed. In the bottom section it contains an overview of the files that were submitted, sorted in ascending order by delivery date.*




*The individual columns of the files overview list contain the following data:*

| | |
|---|---|
| ***File Name*** | *Original file name of the file submitted* |
| ***Submitted on*** | *Date and time of submission* |
| ***Submitted by*** | *Name of submitting party* |
| ***Group*** | *User group identification* |
| ***Status*** | *Status of reply message as follows:* |
| | *– ACCP (Accepted Customer Profile: validation was successful at all levels, A, B and C.)* |
| | *– ACWC (Accepted with Change: complete message is accepted following automatic modification)* |
| | *– PART (Partially Accepted: one or more B or C levels were not correct)* |
| | *– RJCT (Rejected: A-level or all B or C levels are incorrect)* |

| | |
|---|---|
| | *Click on the blue link to display the details. A blank field indicates that no order data is yet available because the validation of the data has not yet been completed.* |
| ***Overview*** | *An option enabling users who are not authorized to issue approvals to call up an overview list of orders by clicking on the blue "Orders" link. A blank field indicates that no order data is yet available because the validation of the data has not yet been completed or cannot be completed for some reason (e.g. formatting errors).* |

*A maximum of 20 datasets are displayed on each page. Below the list you can see which datasets and which page are being displayed and how many datasets and pages the list comprises.*

*You can use the* and *icons to page forwards and backwards and the* and *icons to move directly to the last or first page.*

*You can use the* *and* *icons to update the list or display it on screen as a PDF print preview and then print it out (see base document).*

**2.** Look for the dataset (submitted file) that interests you in the list.
*In order to find a file that was submitted earlier more quickly, you can filter and/or sort the list (see base document).*
*You can display the detailed data about the validation result by clicking on the blue link in the "Status" column (see also section 3.1.4 "Displaying the details of reply messages").*
*You can display the overview of orders by clicking on the blue "Orders" link in the "Overview" column (see also section 3.1.6 "Displaying an overview of orders ").*

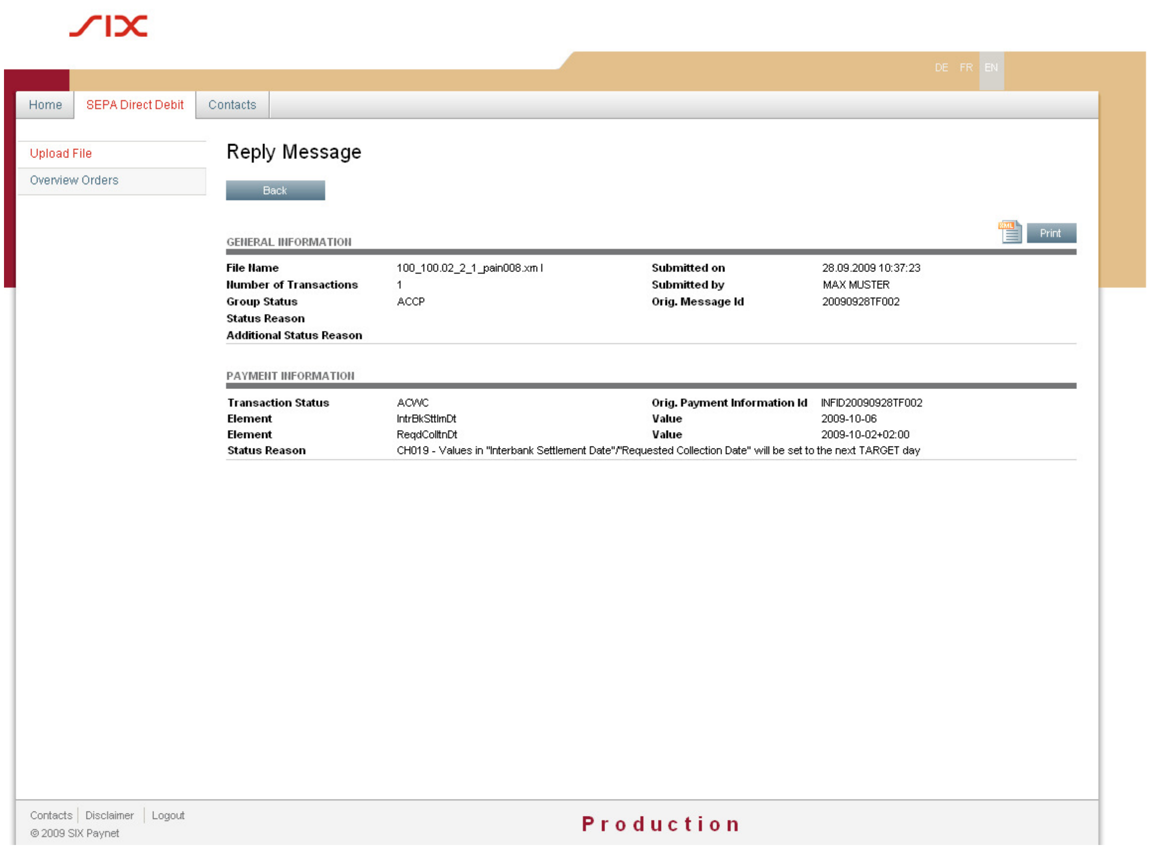
### 3.1.4 Displaying the details of reply messages

**Requirement:** Screen "Upload file" (files overview list) displayed as described in section 3.1.3 and, where applicable, filtered and/or sorted (see base document).

A pain.002 reply message is generated for every file that is submitted and validated.

**Procedure:**

**1.** In the overview of files, click on the blue link in the "Status" column for the file you require.
*The "Reply message" screen comes up with the details of the reply message.*




**2.** You can view the detailed data described below and then by clicking on **Back** you can return to the overview or you can select one of the following processing functions:
– Export reply message file: see section 3.1.5
– Print reply message data: see base document

*The individual fields of the detailed view contain the data listed below (sorted by area). It should be noted that not all fields are present in every case.*

### GENERAL INFORMATION

| | |
|---|---|
| ***File Name*** | *Name of the file submitted* |
| ***Number of Transactions*** | *Information about how many transactions the file submitted contains* |
| ***Submitted on*** | *Date and time of submission* |
| ***Submitted by*** | *Name of submitting party* |
| ***Group Status*** | *Status of reply message as follows:*<br>*– ACCP (Accepted Customer Profile: validation was successful at all levels, A, B and C.)*<br>*– ACWC (Accepted with Change: complete message is accepted following automatic modification)*<br>*– PART (Partially Accepted: one or more B or C levels were not correct)*<br>*– RJCT (Rejected: A-level or all B or C levels are incorrect)* |
| ***Orig. Message Id*** | *Identifier of the submitted file from the original message* |
| ***Status Reason*** | *ISO code for the reason for rejection (only for Group Status RJCT)* |
| ***Additional Status Reason*** | *Additional information about the reason for rejection (only for Group Status RJCT)* |

### PAYMENT INFORMATION

*This section is only present where there are validation errors from B-level. The data comes up once for each incorrect B-level transaction (background alternately light or grey).*

| | |
|---|---|
| ***Transaction Status*** | *Status of the reply message for a single B-level* |
| ***Orig. Payment Information Id*** | *Identifier for the collection in question (B-level) from the original message* |
| ***Element*** | *XML tag for the element that has been automatically modified (e.g. IntrBkSttlmDt) or which triggered the validation error (e.g. ReqdColltnDt).*<br>*The "Element" data field may occur more than once (each with its own "Value" data field).* |
| ***Value*** | *Value of the element that has been automatically modified or which triggered the validation error. The "Value" data field may occur more than once (each with its own "Element" data field).* |
| ***Status Reason*** | *Reason for automatic modification or for the validation error* |

#### TRANSACTION INFORMATION

*This section is only present where there are validation errors from C-level.*
*The data comes up once for each incorrect C-level transaction (background alternately light or grey).*

| | |
|---|---|
| ***Transaction Status*** | *Status of the reply message for a single C-level (always RJCT)* |
| ***Orig. Payment Information Id*** | *Identifier for the collection in question (B-level) from the original message* |
| ***Orig. Reference*** | *Instruction Identification (C-level) from the original message* |
| ***Orig. Creditor Reference*** | *End To End Identification (C-level) from the original message* |
| ***Element*** | *XML tag for the element which triggered the validation error. The "Element" data field may occur more than once (each with its own "Value" data field).* |
| ***Value*** | *Value of the element which triggered the validation error. The "Value" data field may occur more than once (each with its own "Element" data field).* |
| ***Status Reason*** | *Code and description of the reason for rejection of the C-level transaction* |

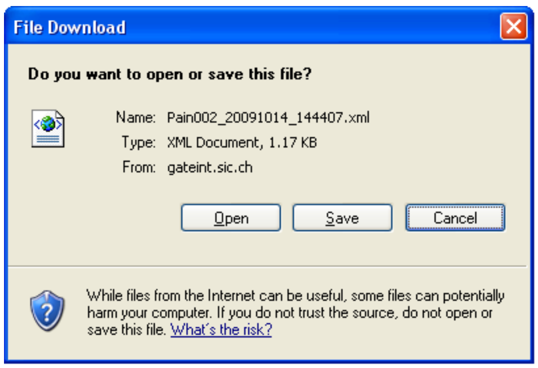
### 3.1.5 Exporting reply message file

**Requirement:** Reply message details displayed as described in section 3.1.4.

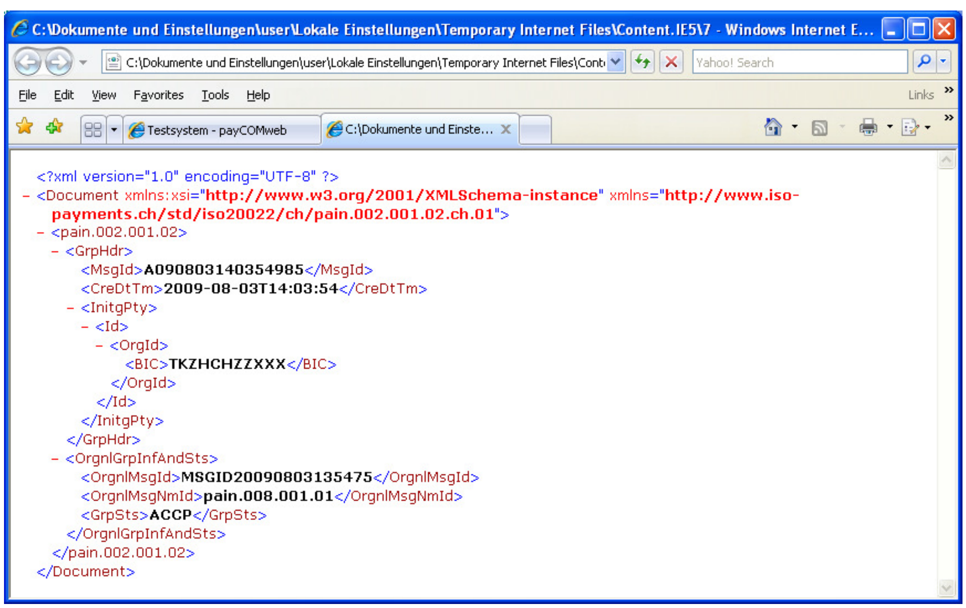
You can export the detailed data from the reply message into an XML file.

**Procedure:**

1. Click on the icon in the toolbar on the right-hand side of the screen.
   *You will be asked whether you would like to open or save the reply message file.*

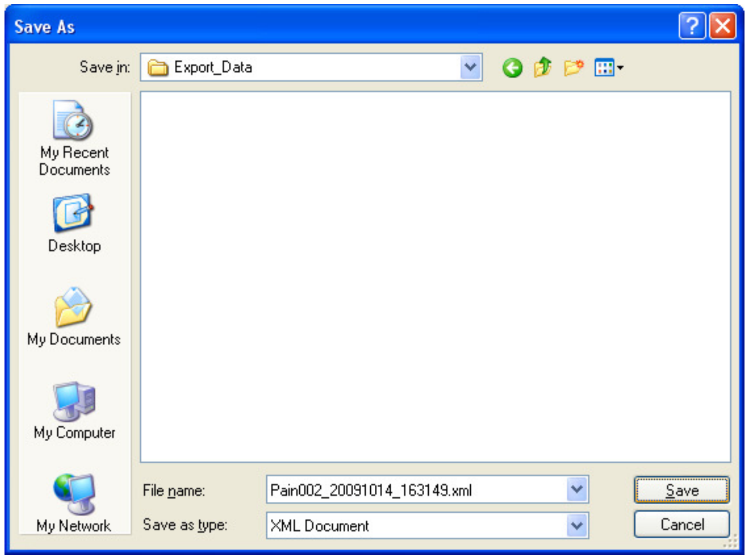



2. Click on **Open**, if you want to view the file or proceed as in Point **4**, if you want to save the file directly.
   *The XML file is displayed in a new browser window.*




3. If you still want to save the file, you can call up the browser function "Save file under..." and then proceed as in Point **4**.

**4.** Click on **Save**, if you want to save the file.
*The "Save As" window is displayed. Select the location where you wish to save the file and enter a file name.*



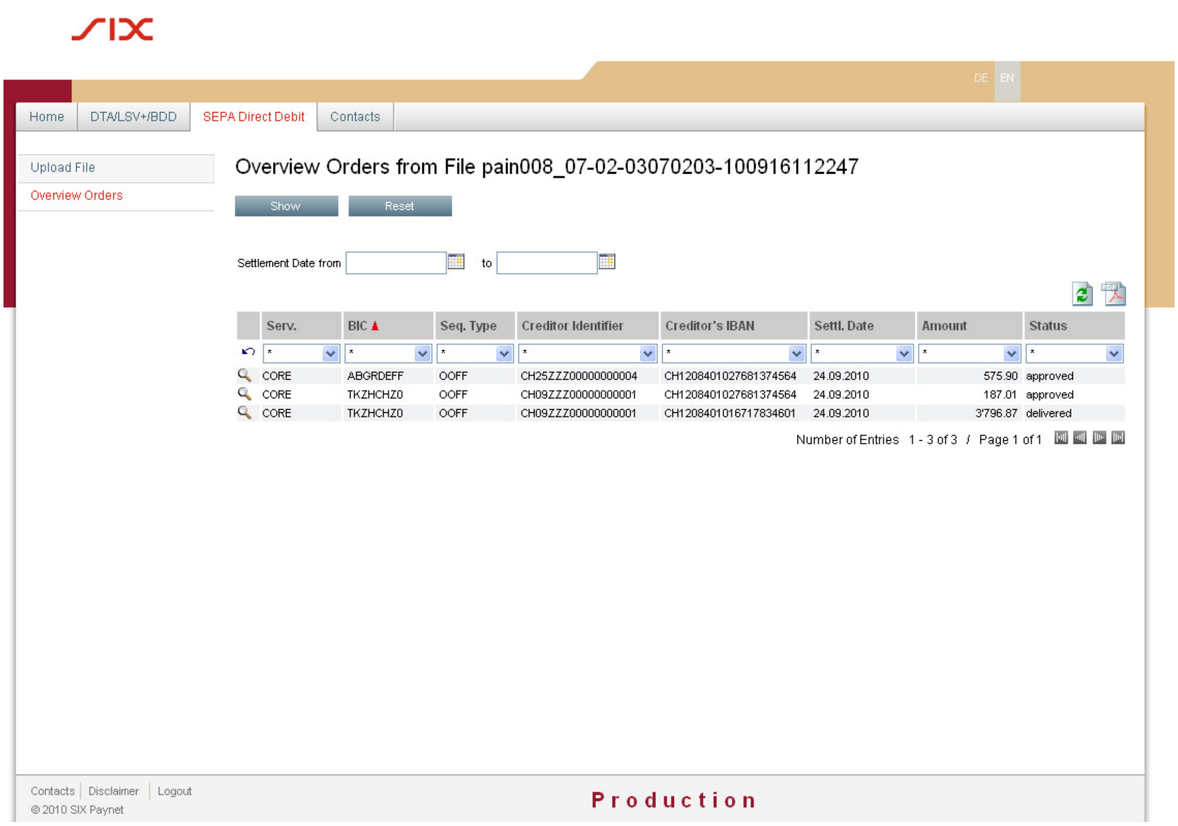

**5.** Click on **Save**.
*The detailed data for the reply message is exported as an XML file to the directory selected. Then the overview is displayed again.*

### 3.1.6 Displaying an overview of orders from a file

**Requirement:** Screen "Upload file" (files overview list) displayed as described in section 3.1.3 and, where applicable, filtered and/or sorted (see base document).

**Procedure:**

**1.** In the overview of files, click on the blue link in the "Overview" column for the file you require.
*The "Overview Orders" screen comes up showing all the orders in the selected file, in ascending order of BIC. The file name is shown on the title line.*




*The individual columns of the list contain the following data:*

| | |
|---|---|
| ***Serv.*** | *Type of service as follows:*<br>*– CORE SEPA Core Direct Debit Scheme*<br>*– B2B SEPA Business-to-Business Direct Debit Scheme* |
| ***BIC*** | *8-character BIC (Bank Identifier Code) of the creditor's financial institution* |
| ***Seq.-Type*** | *Code for the type of collection as follows:*<br>*– OOFF (one-off direct debit)*<br>*– FRST (first direct debit in the case of recurring collections)*<br>*– RCUR (recurrent collection)*<br>*– FNAL (final direct debit collection)* |
| ***Creditor Identifier*** | *Identification number for the creditor* |
| ***Creditor's IBAN*** | *IBAN (International Bank Account Number) of the creditor's* |

| | |
|---|---|
| | *account* |
| ***Settl. Date*** | *Interbank settlement date* |
| ***Amount*** | *Settlement amount* |
| ***Status*** | *Processing status (see section 2.2)* |

*A maximum of 20 datasets are displayed on each page. Below the list you can see which datasets and which page are being displayed and how many datasets and pages the list comprises.*

*You can use the and icons to page forwards and backwards and the and icons to move directly to the last or first page.*

*You can use the and icons to update the list or display it on screen as a PDF print preview and then print it out (see base document).*

*You can restrict the list if necessary by entering a settlement date range. The data must be entered in the format DD.MM.YY (DD = day, MM = month, YY = year). Alternatively, the date can also be selected in the calendar window, which is displayed if you click on the calendar symbol . This restriction takes effect after you click on **Show**.*

*Above the column headings are the entry and selection fields for setting filter conditions (see basic document). When the overview list of orders is first called up, no filters are set, as indicated by the "*" character and the date format display in the entry and selection fields.*

**2.** If you want to display the details of orders, proceed as instructed in section 3.2.2 "Displaying the details of orders".

**3.** If you wish to print the data displayed proceed as instructed in the base document.

## 3.2 Functions for users with approval authorization

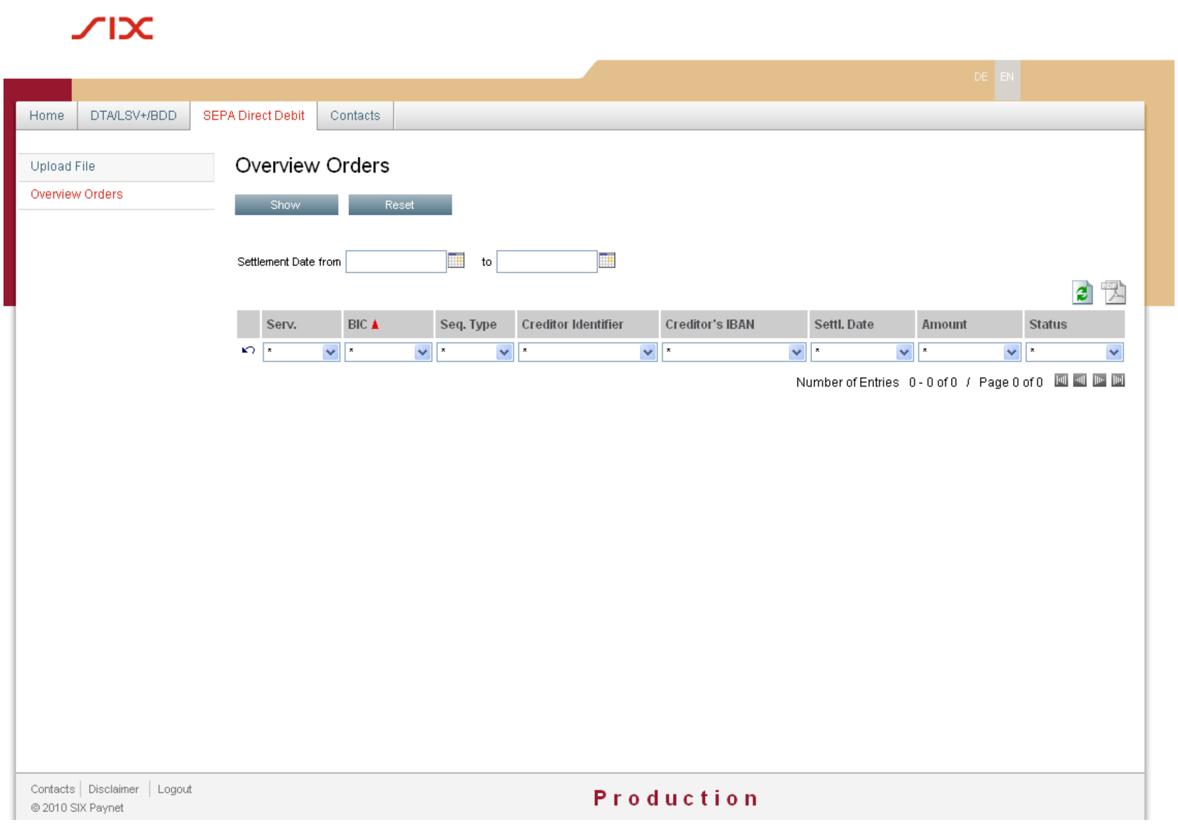
**Note:** Information in this chapter is directed to payCOM$^{web}$ users who, on the basis of their user profile (see base document), are authorized to **approve** orders. One of the ways to view the overview of orders showing all orders that have been submitted is to call it up as follows. Alternatively, the overview of orders is also called up directly with all the orders in a particular file if, when the screen "Upload File" is displayed you click on the blue link "Orders" in the "Overview" column.

### 3.2.1 Displaying an overview of orders

The order overview displays all submitted orders for accounts (defined by BIC, IBAN and user identification) for which you are authorized on the basis of your user profile.

**Procedure:**

1. On the module navigation menu, click on **Overview Orders**.
   *The overview of orders is displayed without data.*

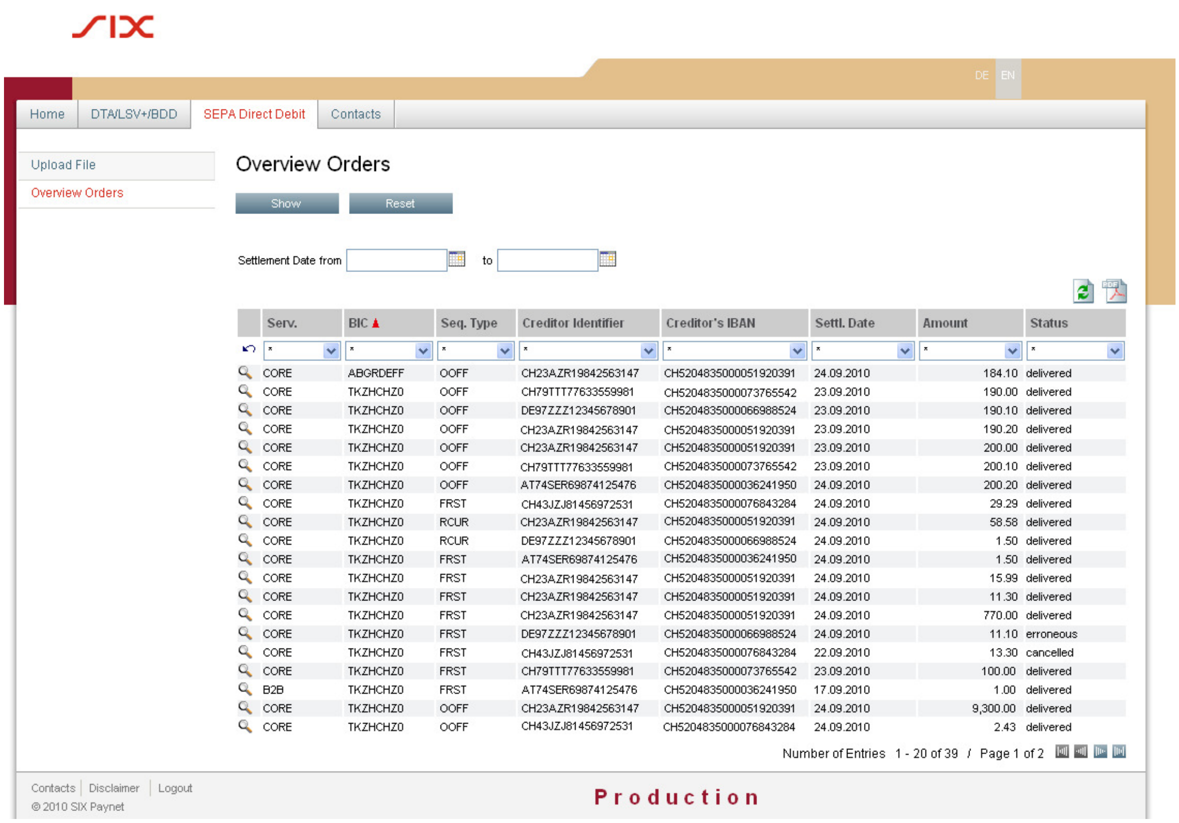



2. Select the orders to be displayed by entering the selection criterion in the following entry fields (if you want to display all available orders, you can proceed directly with Point **3**):

| | |
|---|---|
| ***Settlement date from … to*** | *Beginning and end of the settlement date range (Interbank Settlement Date) for the orders to be selected. The data must be entered in the format DD.MM.YY (DD = day, MM = month, YY = year). Alternatively, the date can also be selected in the calendar window, which is displayed if you click on the calendar symbol .* |

**3.** Click on **Show**.

*Orders that meet the selection criteria you entered (or all orders if you did not enter any selection criteria) and which your user profile entitles you to view and edit are displayed in an overview list sorted in ascending order by BIC. If more than 1000, or no, orders are found meeting the selection criteria, a message is displayed.*




| Serv. | BIC | Seq. Type | Creditor Identifier | Creditor's IBAN | Settl. Date | Amount | Status |
|---|---|---|---|---|---|---|---|
| * | * | * | * | * | * | * | * |
| CORE | ABGRDEFF | OOFF | CH23AZR19842563147 | CH5204835000051920391 | 24.09.2010 | 184.10 | delivered |
| CORE | TKZHCHZ0 | OOFF | CH79TTT77633559981 | CH5204835000073765542 | 23.09.2010 | 190.00 | delivered |
| CORE | TKZHCHZ0 | OOFF | DE97ZZZ12345678901 | CH5204835000066988524 | 23.09.2010 | 190.10 | delivered |
| CORE | TKZHCHZ0 | OOFF | CH23AZR19842563147 | CH5204835000051920391 | 23.09.2010 | 190.20 | delivered |
| CORE | TKZHCHZ0 | OOFF | CH23AZR19842563147 | CH5204835000051920391 | 23.09.2010 | 200.00 | delivered |
| CORE | TKZHCHZ0 | OOFF | CH79TTT77633559981 | CH5204835000073765542 | 23.09.2010 | 200.10 | delivered |
| CORE | TKZHCHZ0 | OOFF | AT74SER69874125476 | CH5204835000036241950 | 24.09.2010 | 200.20 | delivered |
| CORE | TKZHCHZ0 | FRST | CH43JZJ81456972531 | CH5204835000076843284 | 24.09.2010 | 29.29 | delivered |
| CORE | TKZHCHZ0 | RCUR | CH23AZR19842563147 | CH5204835000051920391 | 24.09.2010 | 58.58 | delivered |
| CORE | TKZHCHZ0 | RCUR | DE97ZZZ12345678901 | CH5204835000066988524 | 24.09.2010 | 1.50 | delivered |
| CORE | TKZHCHZ0 | FRST | AT74SER69874125476 | CH5204835000036241950 | 24.09.2010 | 1.50 | delivered |
| CORE | TKZHCHZ0 | FRST | CH23AZR19842563147 | CH5204835000051920391 | 24.09.2010 | 15.99 | delivered |
| CORE | TKZHCHZ0 | FRST | CH23AZR19842563147 | CH5204835000051920391 | 24.09.2010 | 11.30 | delivered |
| CORE | TKZHCHZ0 | FRST | CH23AZR19842563147 | CH5204835000051920391 | 24.09.2010 | 770.00 | delivered |
| CORE | TKZHCHZ0 | FRST | DE97ZZZ12345678901 | CH5204835000066988524 | 24.09.2010 | 11.10 | erroneous |
| CORE | TKZHCHZ0 | FRST | CH43JZJ81456972531 | CH5204835000076843284 | 22.09.2010 | 13.30 | cancelled |
| CORE | TKZHCHZ0 | FRST | CH79TTT77633559981 | CH5204835000073765542 | 23.09.2010 | 100.00 | delivered |
| B2B | TKZHCHZ0 | FRST | AT74SER69874125476 | CH5204835000036241950 | 17.09.2010 | 1.00 | delivered |
| CORE | TKZHCHZ0 | OOFF | CH23AZR19842563147 | CH5204835000051920391 | 24.09.2010 | 9,300.00 | delivered |
| CORE | TKZHCHZ0 | OOFF | CH43JZJ81456972531 | CH5204835000076843284 | 24.09.2010 | 2.43 | delivered |

*The individual columns of the list contain the following data:*

| | |
|---|---|
| ***Serv.*** | *Type of service as follows:*<br>*– CORE SEPA Core Direct Debit Scheme*<br>*– B2B SEPA Business-to-Business Direct Debit Scheme* |
| ***BIC*** | *8-character BIC (Bank Identifier Code) of the creditor's financial institution* |
| ***Seq. Type*** | *Code for the type of collection as follows:*<br>*– OOFF (one-off direct debit)*<br>*– FRST (first direct debit in the case of recurring collections)*<br>*– RCUR (recurrent collection)*<br>*– FNAL (final direct debit collection)* |

| | |
|---|---|
| ***Creditor Identifier*** | *Unique identifier for the creditor* |
| ***Creditor's IBAN*** | *IBAN (International Bank Account Number) of the creditor's account* |
| ***Settl. Date*** | *Interbank settlement date* |
| ***Amount*** | *Settlement amount* |
| ***Status*** | *Processing status (see section 2.2)* |

*A maximum of 20 datasets are displayed on each page. Below the list you can see which datasets and which page are being displayed and how many datasets and pages the list comprises.*

*You can use the and icons to page forwards and backwards and the* and *icons to move directly to the last or first page.*

*You can use the and icons to update the list or display it on screen as a PDF print preview and then print it out (see base document).*

**4.** Search for the dataset that interests you in the list.
*To find the dataset more quickly, you can filter and/or sort the list (see base document).*
*You can display the detailed data for the order as described in section 3.2.2.*
*You can approve orders which have not yet been approved, or not fully approved, as described in section 3.2.3.*

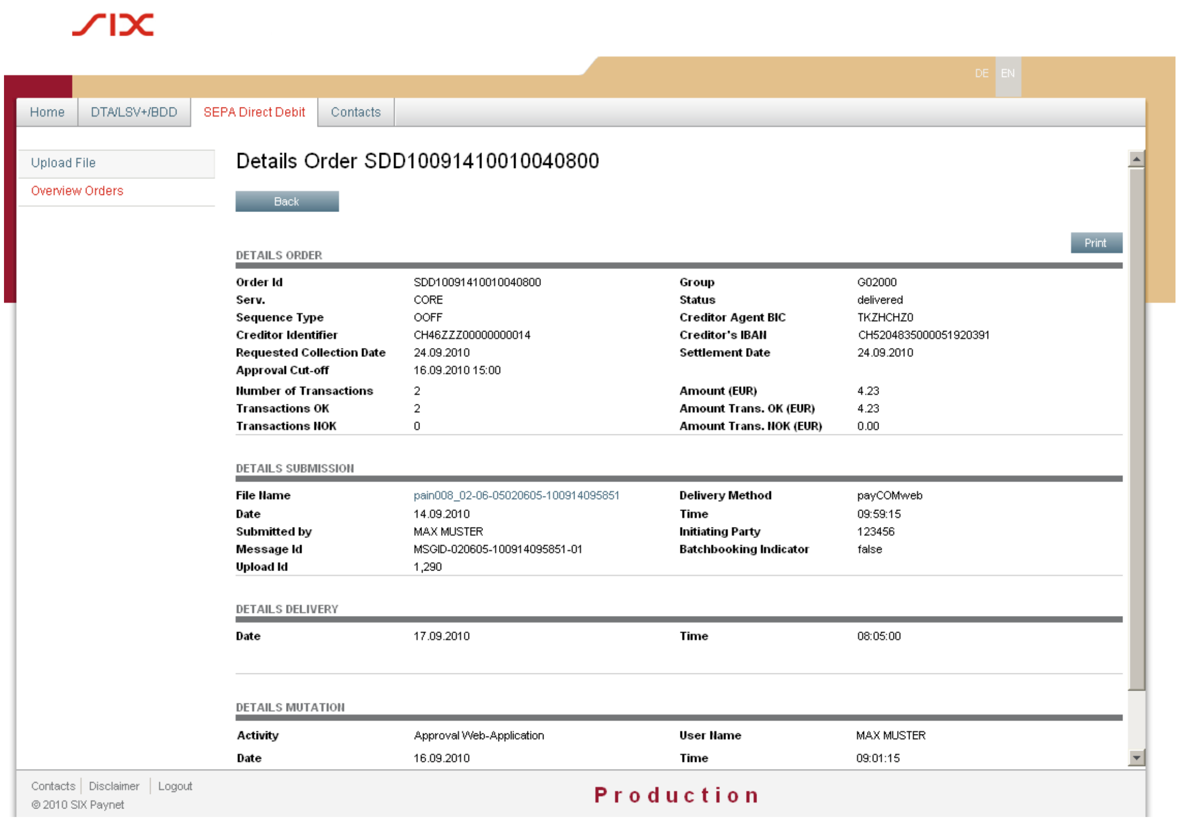
## 3.2.2 Displaying the details of orders

**Requirement:** Overview of orders displayed as described in section 3.2.1.

In addition to the data shown on the overview of orders, you can also display other payment details for each order.

**Procedure:**

**1.** Click on the magnifying glass icon 🔍 in the line of the overview list showing the order for which you would like to see the detailed data.
*The detailed data for the order is displayed.*




**2.** You can view the detailed data described below and then, by clicking on **Back** return to the overview list, or you can select one of the following editing functions, provided that function is permitted at the order's current status:
– Approve order: see section 3.2.3
– Print details: see base document

*The individual fields of the detailed view contain the data listed below (sorted by area). It should be noted that not all fields are present in every case.*

### DETAILS ORDER

| | |
|---|---|
| ***Order iD*** | *Identification number for the order* |
| ***Group*** | *Name of the business group* |
| ***Serv.*** | *Type of service as follows:*<br>*– CORE SEPA Core Direct Debit Scheme*<br>*– B2B SEPA Business-to-Business Direct Debit Scheme* |
| ***Status*** | *Processing status (see section 2.2)* |
| ***Sequence Type*** | *Code for the type of collection as follows:*<br>*– OOFF (one-off direct debit)*<br>*– FRST (first direct debit in the case of recurring collections)*<br>*– RCUR (recurrent collection)*<br>*– FNAL (final direct debit collection)* |
| ***Creditor Agent BIC*** | *BIC (Bank Identifier Code) of the creditor's financial institution* |
| ***Creditor Identifier*** | *Unique identifier for the creditor* |
| ***Creditor's IBAN*** | *IBAN (International Bank Account Number) of the creditor's account* |
| ***Requested Collection Date*** | *Due date* |
| ***Settlement Date*** | *Interbank settlement date* |
| ***Approval Cut-off*** | *Date and time by which approval must have been given* |
| ***Number of Transactions*** | *Number of transactions in the order* |
| ***Transactions OK*** | *Number of correct transactions in the order* |
| ***Transactions NOK*** | *Number of incorrect transactions in the order* |
| ***Amount (EUR)*** | *Total sum of all transactions in the order in euro* |
| ***Amount Transactions OK (EUR)*** | *Sum of all the correct transactions in the order in euro* |
| ***Amount Transactions NOK (EUR)*** | *Sum of all the incorrect transactions in the order in euro* |

### DETAILS SUBMISSION

| | |
|---|---|
| ***File Name*** | *Name of the XML file that was submitted (click on the blue link to display the overview of all orders in the file)* |
| ***Delivery Method*** | *Information about how the file was submitted (e.g. by payCOM$^{web}$)* |
| ***Date*** | *Date of submission* |
| ***Time*** | *Time of submission* |
| ***Submitted by*** | *Name of party submitting* |
| ***Initiating Party*** | *Customer identification* |
| ***Message Id*** | *Message identification* |

| | |
|---|---|
| ***Batchbooking Indicator*** | *Information as to whether the batch order should be created by the creditor (indicator = true) or by the SEPA Direct Debit Service (indicator = false).* |
| ***Upload Id*** | *Identification number for the submission* |

## DETAILS MUTATION

*The data in this area appears once for each successful mutation (background alternately light or grey).*

| | |
|---|---|
| ***Activity*** | *Description of the action that was performed* |
| ***User Name*** | *Name of the person who modified this order* |
| ***Date*** | *Date of mutation* |
| ***Time*** | *Time of mutation* |

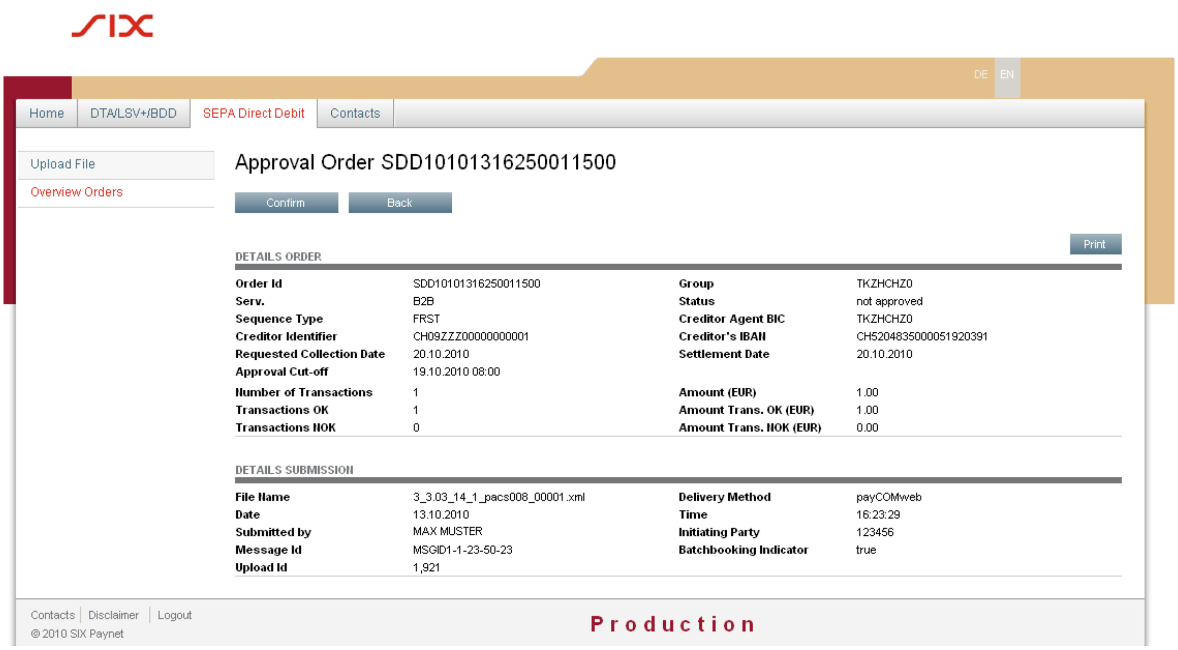
## 3.2.3 Approving order

**Requirement:** Details of an order displayed with the status "not approved" or "partially approved" as described in section 3.2.2 and the "Approve" button displayed. This will be the case if, according to your user profile (see basic document), you are authorized to issue approvals for the account and if the status "partially approved" shows that partial approval has been given by another user.

You can approve orders that have been submitted for execution up to the approval cut-off time. Only approved orders are sent for execution (those not approved are automatically cancelled).

**Procedure:**

1. Click on **Approve**.
   *The screen for confirming approval is displayed.*




2. Click on **Confirm**.
   *The status of the order changes to "approved" or "partially approved", depending on its previous status and on your authorization to give approval, and the overview list of orders is displayed again (with the note "mutation successful").*
   *Examples:*
   – *an order with "not approved" status changes following confirmation to "partially approved" status if you have a collective authorization to issue approvals, or to "approved" status if you have sole authorization to issue approvals.*
   – *an order with "partially approved" status changes following confirmation to "approved" status, regardless of your authorization to issue approvals.*

**Note:** You cannot reverse approval once it has been given. If you do ever issue an approval by mistake, you must inform your financial institution immediately so that they can cancel the order.